

Form B18 (Official Form 18)(10/05)

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 05-50355-RG  
Chapter: 7  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Grace Willis  
14 East 19th Street  
Linden, NJ 07036

Social Security No.:  
xxx-xx-4125

Employer's Tax I.D. No.:

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**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED :**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: February 24, 2006

Rosemary Gambardella  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Bankruptcy Noticing Center  
2525 Network Place, 3rd Floor  
Herndon, Virginia 20171-3514

# CERTIFICATE OF SERVICE

District/off: 0312-2  
Case: 05-50355

User: admin  
Form ID: bl8

Page 1 of 2  
Total Served: 39

Date Rcvd: Feb 24, 2006

The following entities were served by first class mail on Feb 26, 2006.

db +Grace Willis, 14 East 19th Street, Linden, NJ 07036-3409  
aty +Russell L. Low, Low & Low, 505 Main St., Suite 304, Hackensack, NJ 07601-5992  
tr +Eric R Perkins, Nicolette & Perkins, 3 University Plaza, Suite 506,  
Hackensack, NJ 07601-6222  
smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +United States Trustee, Office of the United States Trustee, One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
507357814 +Allied Data Corporation, 13111 Westheimer, St.400, Houston, TX 77077-5546  
507549888 +Ascension Capital Group, LP, Attn: Capital One Auto Finance Dept, PO Box 201347,  
Arlington, TX 76006-1347  
507357820 +Catherine Tape Reporting, 1103 Allen Dr., Milford, OH 45150-8763  
507357821 +Chadwicks of Boston, PO Box 4400, Taunton, MA 02780-0318  
507357823 +Citibank Bankruptcy Unit, PO Box 20507, Kansas City, MO 64195-0507  
507357825 +Direct Charge, 1112 7th Avenue, Monroe, WI 53566-1364  
507357828 +FMS Inc., PO Box 707600, Tulsa, OK 74170-7600  
507357827 +Fash Serv/Catherines 962, ATTN: Allied Data Corporation, 13111 Westthemiier Suite 400,  
Houston, TX 77077-5547  
507357829 +Furtunoff, PO Box 182273, Columbus, OH 43218-2273  
507357830 +Goldman & Warshaw, PO Box 106, Pine Brook, NJ 07058-0106  
507357835 +MCM, PO Box 8870, Los Angeles, CA 90084-0001  
507357837 +Midnights Velvet, PO Box 740933, Dallas, TX 75374-0933  
507357839 +NCO Financial Systems, PO Box 41417, Phila, PA 19101-1417  
507357841 +PDAB Inc., 66 Ford Road, Denville, NJ 07834-1379  
507357842 +Pressler & Pressler, 16 Wing Drive, Fl-2, Cedar Knolls, NJ 07927-1007  
507357846 S&P Capital Investments, 1601 Wairport FRW, Eules, TX 76040  
507357847 +Seventh Avenue, PO Box 2819, Monroe, WI 53566-8019  
507357848 +Spiegel, 101 Crossway Park West, Woodbury, NY 11797-2020  
507357850 +Swiss Colony, 1112 7th Avenue, Monroe, WI 53566-1364  
507357815 +The Answer, 110 Lake Dr., Newark, DE 19702-3317  
507357852 +Trinitas Hospital, PO Box 239, Gibbsboro, NJ 08026-0239

The following entities were served by electronic transmission on Feb 25, 2006 and receipt of the transmission was confirmed on:

507357816 +EDI: ACCE.COM Feb 25 2006 05:17:00 Asset Acceptance, PO Box 2036, Warren, MI 48090-2036  
507357817 EDI: CAPITALONE.COM Feb 25 2006 05:18:00 Capital One, PO Box 25131,  
Richmond, VA 23276-0001  
507357822 +EDI: CHASE.COM Feb 25 2006 05:17:00 Chase, PO Box 29735, New York, NY 10087-9735  
507357826 EDI: DISCOVER.COM Feb 25 2006 05:17:00 Discover Card, Greenwood Trust, PO Box 6012,  
Dover, DE 19903-6012  
507357831 +EDI: WTRWFNNB.COM Feb 25 2006 05:17:00 Lane Bryant, PO Box 659728,  
San Antonio, TX 78265-9728  
507357832 +EDI: MAYSTORES.COM Feb 25 2006 05:17:00 Lord and Taylor, PO Box 94873,  
Cleveland, OH 44101-4873  
507357835 +EDI: MID8.COM Feb 25 2006 05:18:00 MCM, PO Box 8870, Los Angeles, CA 90084-0001  
507357833 +EDI: TSYS2.COM Feb 25 2006 05:18:00 Macy's, PO Box 4583, Carol Stream, IL 60197-4583  
507357834 +EDI: TSYS2.COM Feb 25 2006 05:18:00 Macys, PO Box 4564, Carol Stream, IL 60197-4564  
507357840 +E-mail: bankruptcy@ncfsi.com Feb 25 2006 07:49:09 New Century Financial Services,  
16 Wing Drive, Cedar Knolls, NJ 07927-1007  
507357843 +EDI: PROVID.COM Feb 25 2006 05:18:00 Providian, PO Box 660548, Dallas, TX 75266-0548  
507357845 +EDI: WTRWFNNB.COM Feb 25 2006 05:17:00 Roaman's, PO Box 182507, Columbus, OH 43218-2507  
507357849 +EDI: WTRWFNNB.COM Feb 25 2006 05:17:00 Sue Brett, PO Box 182121, Columbus, OH 43218-2121  
507357815 +EDI: CITICORP.COM Feb 25 2006 05:17:00 The Answer, 110 Lake Dr., Newark, DE 19702-3317  
507357851 +EDI: WTRWFNNB.COM Feb 25 2006 05:17:00 The Avenue, PO Box 29185, Mission, KS 66201-9185  
TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

507357818\* Capital One, PO Box 25131, Richmond, VA 23276-0001  
507357819\* Capital One, PO Box 25131, Richmond, VA 23276-0001  
507357824\* +Citibank Bankruptcy Unit, PO Box 20507, Kansas City, MO 64195-0507  
507357836\* +MCM, PO Box 8870, Los Angeles, CA 90084-0001  
507357838\* +Midnights Velvet, PO Box 740933, Dallas, TX 75374-0933  
507357844\* +Providian, PO Box 660548, Dallas, TX 75266-0548

TOTALS: 0, \* 6

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2006

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.